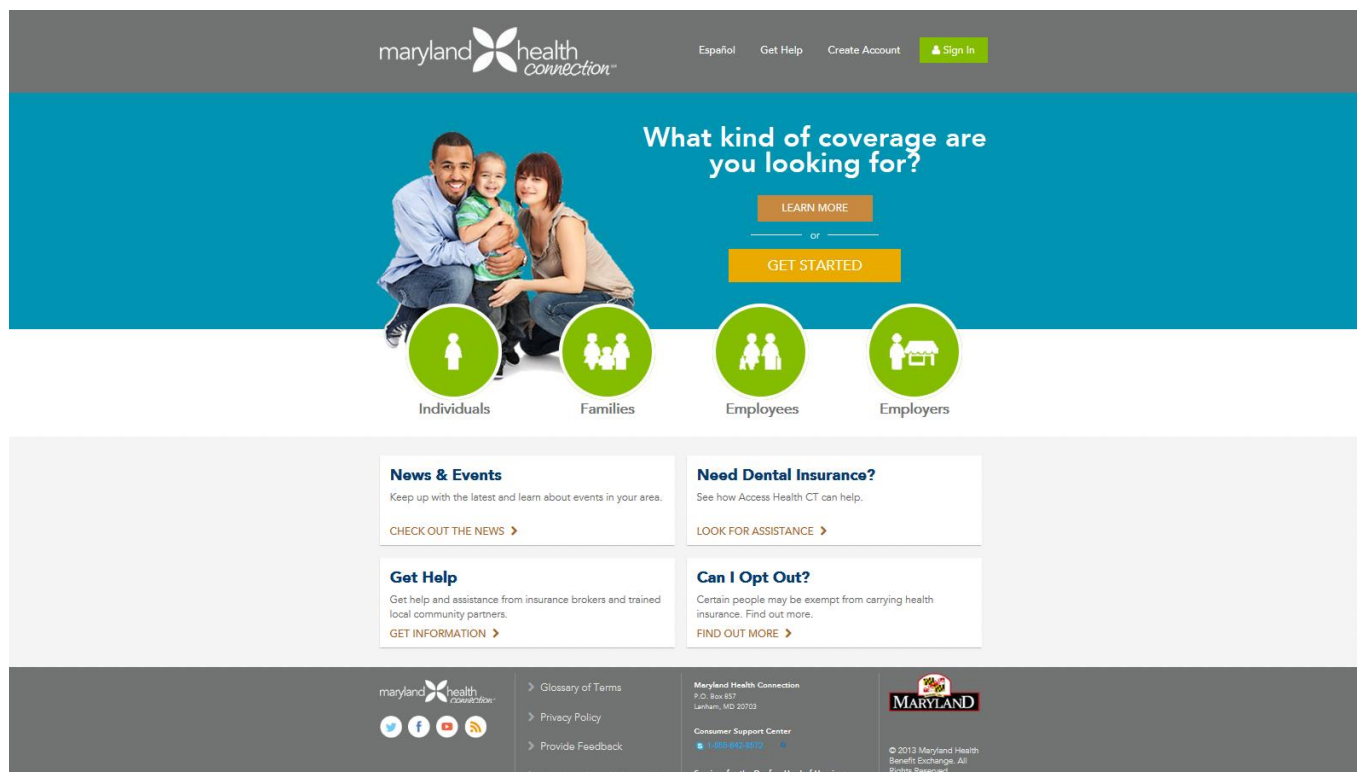# MD HBX: News and Updates

MD HBX System Sneak-Peek

Consumer Account Management

The MD HBX Consumer Portal offers users the ability to apply and enroll in health insurance when they arrive on the landing page.

When users visit MarylandHealthConnection.gov, they can create an account right away or engage in "anonymous browsing" to shop for Qualified Health Plans (QHPs) without having to enter personal information.

Anonymous browsing is a new feature for Maryland. This helps consumers identify if they may qualify for a MAGI Medicaid program or a QHP. The feature also reduces incomplete enrollments.

maryland health connection

Get Help   Create Account   👤 Sign In

ENTER BASIC
INFORMATION

BROWSE
INSURANCE PLANS

APPLY FOR
HEALTH COVERAGE

CONFIRM
PLANS

Let's get started!
We need to know a little about you

Tell us who needs coverage
Fields marked with are required.

County of the applicant? *

Select ▾

What is the **age** of the applicant? *

Optional Information
For detailed pricing, please provide the optional information below.

Is the applicant **pregnant?**
○ Yes   ◉ No

Tell us about each additional household member

Household Member 2   🗑 Remove

What is the **age** of this household member? *

How is this household member **related** to the applicant? *

Select ▾

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Get Help   Create Account   👤 Sign In

ENTER BASIC
INFORMATION

BROWSE
INSURANCE PLANS

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PLANS

Disclaimer: Before choosing a Plan, please check the Provider Directory of the Plan you are selecting to assure you know which physicians and hospitals are In-Network. Some Plans may have limited provider networks. You may also wish to contact your physician to assure he or she is in your Plan's network. Your out-of-pocket costs will be lower when you use In-Network Providers.

We've located 27 matching health plans!

You are shopping for:
👤 Applicant   Edit
  Age (at start of coverage): 29
  County: Tolland

Total household income:
🏠 $85000.00 Per Year   Edit

Compare Plans

[Compare These Plans]

🔒 Estimated Monthly Premium   +

🔒 Metal Level   +

Sort By Monthly Premium ▾   Per Page 10 ▾ |◀ ◀ **1** 2 3 ▶ ▶|

27 of 27 plans | Clear All | −

No Filters Selected

Notice:
- The health coverage costs below are subject to change based on detailed household information. Select "Apply" on a plan to begin the health care coverage application process.
- Please be aware that this screen shows the estimated maximum monthly premium assuming that all the eligible household members have active coverage on the Qualified Health Plan (QHP). However, your monthly premium may vary as members begin or end their coverage. Premiums are determined by the number of household members on the QHP each month. The displayed estimated maximum monthly premiums represent the maximum amount you will pay considering all eligible members of the household are included in the QHP.

Anthem Catastrophic DirectAccess

QUALITY RATING: ★★★★

METAL LEVEL: ● Catastrophic

Details

ESTIMATED MONTHLY PREMIUM	ANNUAL OUT-OF-POCKET MAX	EMERGENCY ROOM	PRIMARY CARE CO-PAY	ANNUAL DEDUCTIBLE
$171.73	$6350	0%	$30	$6350.00

Click Here For Detailed Plan Documents (PDF)

[Check if your doctor is in-network]   ○ Add to Compare   APPLY

We Are Making Progress

The MD HBX system implementation project continues to move forward. Below are a few brief system updates from the team:

- Templates containing insurance plan information from the health insurance carriers have been received. Our team has uploaded these plans into the system for display to consumers. We are also working with exchange insurance carriers to make sure that the system's internal logic is correct.
- The team is working to understand how carriers need to see the data sets created during enrollment that are sent nightly on 834s.
- Plan management was the first functionality to undergo testing to make sure we are ready for Open Enrollment. MD HBX eligibility and enrollment features are being tested now.
- Nineteen notices have been edited to fit State requirements and completed for delivery via email or postal mail that can alert consumers to important messages regarding their account.
- Language changes have been received and sent to the developers and translators to adapt the system to Spanish language.
- In the meantime, MHBE has a plan to ensure that all people using the system are ready to use the system on Nov. 15 through comprehensive training. To date, 33 real-world training scenarios and related training material are being developed.
- In addition, key communication messages are being delivered to help promote awareness of the project and commitment to its approach.
- MHBE is looking at all the impacts of using the new MD HBX system as it was originally designed. This means that all of the people that will be using the system will need to understand how their work may change to support a successful open enrollment. To facilitate this effort, 12 chalkboard-sized process maps have been developed.

Know Your Role
Caseworkers

Caseworkers and their supervisors work for the Maryland Department of Human Resources (DHR) and the Department of Health and Mental Hygiene (DHMH). They help consumers complete each interaction with a consumer from end to end.

Within the MD HBX system, they can:
- Create new applications;
- Report changes on existing applications;
- Submit redetermination applications; and
- Complete verification checklist items. (As indicated by information from the consumer or other databases.)

Each caseworker will have access to the MD HBX worker portal. This means supervisors will still be able to assist case workers within the MD HBX system when applications are ambiguous or unusually complex. Caseworkers will also be assigned to roles that enable them to process paper applications that have been received and converted into work items. This is critical to the success in maintaining regulatory compliance.

Call Center Representatives

Consumer support center representatives play several roles in assisting consumers with their enrollment needs. They answer questions to enable the consumer to continue with their online application in the MD HBX system. They provide end-to-end application assistance in MD HBX.

They also can:
- Create a new application and continue an in-progress application;
- Report changes on an existing application; and
- Submit redetermination applications.

Call center workers and their supervisors each have access to the system, allowing supervisors to assist in complex consumer situations. The call center workers will also provide password resets and help consumers resolve issues that are preventing them from completing an application.

Producers

Producers use the Consumer Portal to complete applications on behalf of their clients for Qualified Health Plans. They will play a vital role in retaining last year's enrollees through their established connections with consumers and carriers. Producers are the only Consumer Assisters who provide direct advice to consumers about which plan will work best for them. Producers provide ongoing support to their clients throughout the year with life events and special enrollments.

Connector Entities

Connector entities employ Navigators and Assisters. Navigators are certified to enroll Marylanders in health insurance using the MD HBX Worker Portal and are located in DHR and DHMH offices. They provide information that enables consumers to pick their own plan.

In-Person Assisters are non-certified personnel who are trained to provide information and enrollment help primarily for Medicaid. Assisters work for community organizations. They provide side-by-side help for consumers through the Consumer Portal. They also do not recommend specific health plans.

Certified Application Counselor

Certified Application Counselors help consumers use the MD HBX system and select health insurance coverage. Their role is typically a professional in a medical role at a care provider location. They will not have accounts in the MD HBX consumer or worker portals. They often enroll consumers who are uninsured and seeking medical treatment. This provides the consumer access to immediate treatment, without transfer to another facility.

MHBE

MHBE staff will have roles that allow them to administer the system and provide a view into how the system is operating. They will be responsible for maintaining global settings that affect all stakeholder roles. The plan management team works with carriers to ensure that the data provided are accurate and correct. This provides consumers a better shopping experience when they are able to compare plan data and make a more informed plan enrollment. They will begin using the system Sept. 1.

Xerox

Xerox will have a few system roles necessary to provide support for the system architecture, provide a solid technology environment and keep the system performing at a high level even during peak demand.

You Will Be Prepared

MD HBX system training will be provided for staff that who need immediate access and will be regular system users. Training will be provided in two releases.

The training needed for the Release 1 Plan Management will be delivered directly to the plan management group in late August. This will prepare them for the Sept. 1 system usage to enter carrier plan data.

Release 2 training involves more steps. In the initial training, Deloitte will train MHBE-selected trainers. This training begins in early September. Next, the selected trainers will begin training system users. This is scheduled to begin in early October and end in mid-November. DHR and DHMH will train their own staff. MHBE will train all other audiences, such as Navigators, Assisters, Producers, and Certified Application Counselors.